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## FLEXIBLE LOYALTY POINTS PROGRAMS

## ABSTRACT OF THE DISCLOSURE

A disclosed a loyalty program transaction network provides a plurality of loyalty program instrument generation sites that award loyalty points. The loyalty points may be stored on loyalty point instruments such as printed tickets, magnetic-striped cards, room keys, portable wireless devices and smart cards. The loyalty program instruments may be issued to a patron of a gaming establishment without receiving identification information from the patron. At a loyalty program validation site, the loyalty program instruments may be used to redeem loyalty points for goods and services or the loyalty program instruments may be used to add loyalty points to an existing loyalty program account. Loyalty points may be earned by the patron during a number of activities such as playing a gaming machine, playing a game of chance, a food purchase, an entertainment purchase, a transportation purchase, a lodging purchase, a merchandise purchase and a service purchase.